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ABSTRACT

The course focuses on comparison shopping, store etiquette, impulse buying, interpreting labels, specials, loss leaders, standards in relation to need, installment or cash costs. It is primarily designed for consumer or homemaking education, rather than directly related to specific occupational preparation, although it has value for a prospective retail manager. Business Mathematics Fundamentals (5283.01) is suggested as a prerequisite. Performance objectives and course content are outlined, and classroom procedures, strategies, and learning activities are suggested. Evaluation criteria and techniques are discussed. Seven pages of resource materials list books, booklets, periodicals, films, filmstrips, games, learning activity packages, and practice sets and/or kits useful to both teachers and students. (MW)

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AUTHORIZED COURSE OF INSTRUCTION FOR THE QUINMESTER PROGRAM

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IN THE MARKETPLACE

Business Education--6463.01 (New: 7614.01 and 7637.23)
Home and Family Education--6765.03

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DADE COUNTY PUBLIC SCHOOLS

DIVISION OF INSTRUCTION • 1971

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IN THE MARKETPLACE

Business Education--6463.01 (New: 7614.01 and 7637.23)

Home and Family Education--6765.03

Written by Alice Griffee
And Approved by the Business Education Steering Committee
For Quinmester Courses

for the

DIVISION OF INSTRUCTION
Dade County Public Schools
Miami, FL 33132
1973

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I. COURSE TITLE--IN THE MARKETPLACE

II. COURSE NUMBER--Business Education, 6463.01 (New: 7614.01 and 7637.23)
Home and Family Education, 6765.03

III. COURSE DESCRIPTION

A. Synopsis
Focuses on comparison shopping, store etiquette, impulse buying, interpreting labels, specials, loss leaders, standards in relation to need, installment or cash costs.

B. Course Strategy
Most students will learn best through large or small group discussion; however, some students may proceed independently through the use of individualized materials.

C. Textbook
A variety of resources should be used in this course. Class sets of adopted and/or other books (see resources section) should be available. No one book contains all the information needed for this course.

D. Occupational Relationships
Primarily designed for consumer or homemaking education rather than directly related to specific occupational preparation, although it has value for a prospective retail manager.

IV. COURSE ENROLLMENT GUIDELINES

A. Student Classification--Co-educational; grades 8-12.

B. Prior Experience Recommended
It is suggested that the student achieve the objectives of Business Mathematics Fundamentals (5283.01--New: 7637.01) or an equivalent junior high school mathematics course prior to enrollment in this course.

V. COURSE OF STUDY PERFORMANCE OBJECTIVES

Upon successful completion of this course, the student will be able to demonstrate competence in the use of personal income while shopping by--

1. identifying at least seven factors which may influence and motivate his spending decisions;

2. developing and using a plan for one month for the expenditure of his personal income;

3. evaluating shopping facilities and services in terms of needs and costs based on information given in a case problem;

V. COURSE OF STUDY PERFORMANCE OBJECTIVES, Continued

4. naming orally or in writing at least six sources of product information and describing the use of each source by shoppers;

5. describing orally, in writing, or through a skit standards and personal values of merchandise in relation to needs and costs, including at least five aspects of product decision-making;

6. describing orally or in writing or demonstrating through participation in a skit at least five aspects of proper shopping skills and etiquette for the following situations:
   a. purchasing merchandise in a self-service store,
   b. purchasing merchandise in an over-the-counter store,
   c. purchasing merchandise in an exclusive shop,
   d. using various department store services, and
   e. making an application in a loan office;

7. evaluating in a brief paragraph installment purchasing and three plans of charge credit in terms of at least one advantage and one disadvantage to the buyer for each type of purchase;

8. calculating credit costs for each of the following situations:
   a. simple interest for a given principal, time, and rate;
   b. cost for an installment purchase of given merchandise with the price quoted as a given down payment plus monthly payments for a specified number of months, and with the cash price also given;
   c. true interest rate on a given installment purchase by the method of approximation of averaging;
   d. true interest rate on a given installment purchase by use of a known formula; and

9. writing a short paragraph about two government credit regulations.

VI. COURSE CONTENT

A. Factors Influencing Consumer Purchasing
   1. Needs and wants
      a. Physical
      b. Emotional
      c. Social
   2. Values, goals and standards
      a. Personal
      b. Family
      c. Short-term goals
      d. Long-term goals
   3. Customs or cultural patterns
   4. Personal habits
   5. Advertising pressures
   6. Resources
      a. Time
      b. Energy

VI. COURSE CONTENT, Continued

c. Money
(1) Income
(2) Spending plan or budget
d. Skills
7. Store location

B. Principles of Consumer Purchasing
1. Shopping facilities
a. Retail
b. Wholesale
c. Discount
d. Mail order
e. Door-to-door
2. Relationship between customer services and prices
3. When to buy
a. Planned spending vs. impulse buying
b. Seasonal price variations
c. Special sales
(1) Types
(2) Evaluation of actual savings
d. Miscellaneous buying incentives
(1) Loss leaders
(2) Bonus gifts
(3) Coupon savings
(4) Trading stamps
(5) Quantity discounts
4. Product information
a. Sources
(1) Professional organizations
(2) Public agencies
(3) Publications
(4) Salespersons
(5) Product labels
(6) Certified tests and seals
(7) Instruction manuals
(8) Advertising media
b. Evaluation
5. Product decision-making
a. Comparative shopping
(1) Qualitative and quantitative
(a) Unit cost
(b) Anticipated use
(c) Standards in relation to need
(d) Care and storage
(2) Anticipated maintenance
(3) Availability of service
(4) Construction and safety factors
b. Opportunity costs (costs in terms of sacrificed alternatives)
c. Ensuing expenditures
d. Alterations/additions
e. Warranty

VI. COURSE CONTENT, Continued

6. Consumer etiquette
    a. Telephone
        (1) Use of directory
        (2) Manners
    b. Shopping
        (1) Department store
            (a) Locating information
            (b) Using services
        (2) Appropriate behavior
            (a) Communicating needs clearly
            (b) Handling merchandise
        (3) Appropriate attire
        (4) Shoplifting
            (a) Prevention
            (b) Consequences
        (5) General courtesy
            (a) To other shoppers
            (b) To store personnel
7. Consumer credit
    a. Application
    b. Rating
    c. Charge accounts
        (1) Thirty-day
        (2) Revolving
        (3) Credit cards
    d. Installment plans
        (1) Financial considerations
            (a) Cash available for emergencies
            (b) Length of loan
            (c) Family income
            (d) Need
        (2) Seller protection
            (a) Conditional sale
            (b) Chattel mortgage
            (c) Credit life insurance
        (3) Buyer cautions
            (a) Contract interpretation
            (b) Add-on clause
            (c) Wage assignment
            (d) Acceleration clause
            (e) Balloon contract
            (f) Hidden clauses
        (4) Cost
            (a) Credit included in price
            (b) Percentage of unpaid balance
            (c) Hidden charges
            (d) Methods of calculating credit costs
    e. Government regulation
        (1) Truth-in-lending law
        (2) Interest limit

VII. SUGGESTED PROCEDURES, STRATEGIES, AND LEARNING ACTIVITIES

Ample resources are listed in Section IX. The teacher should exercise care in selecting reading references that pertain to this course. Some books may have no more than one page of meaningful information; others will have several chapters.

The teacher may find it desirable to use any or all of the following techniques in developing learning experiences for this course.

A. Discussion
   1. Small group
   2. Large group
   3. Question and answer sessions (end of chapter or unit)

B. Dramatization
   1. Skits
   2. Role playing

C. Demonstrations
   1. Presentations of ideas and skills
   2. Follow-up period

D. Problem Solving of Money-Management Situations
   1. Case studies of consumer problems
   2. Case studies of business transactions

E. Outside Classroom Activities
   1. Field trips
   2. Interviews
   3. Surveys

F. Audio-Visual Aids
   1. Transparencies
   2. Filmstrips
   3. Videotapes

G. Community Resources
   1. Guest speakers from the business community
   2. Personnel within the school
   3. High school graduates or college students

H. Exhibits
   1. Posters
   2. Bulletin Boards
   3. Flannel boards

I. Reports
   1. Written (brief)
   2. Oral
   3. Term papers

J. Student Surveys

VII. SUGGESTED PROCEDURES, STRATEGIES, AND LEARNING ACTIVITIES, Continued

K. Individual Study
1. Teacher-prepared assignment sheets (may be based on suggested learning activities in the Appendix)
2. Practice set
3. Learning activity packages

VIII. EVALUATION (Inform the students of the criteria used in evaluation.)

A. Pretest (a parallel of the posttest)
A pretest covering the objectives of this course should be administered to determine individualized placement in this course. If any student has already met the objectives of this course, he may be rescheduled in another course.

B. Classroom Observation
Note attitudes, reactions, behavior patterns, and interests of students and use this evaluation in student consultations.

C. Unit and/or Learning Package Tests
Administer essay and objective tests to determine if students have met the objectives of various units. These tests will help the teacher to evaluate his/her success in changing student behavior.

D. Written Assignments
Term papers and reports on books, articles, student experiences, etc., may be used as a meaningful method of allowing the student to express himself, and should be evaluated in relation to the personality of the student and the relevancy of the content to this course.

E. Projects
An evaluation may be based upon the quality of a project, such as a skit, bulletin board display, scrapbook, or collection of related course materials contained in a folder.

F. Self-Assessment Inventories
These may be used after the completion of a segment of study (before administering a teacher evaluation) to allow the student to determine for himself if he has met the objectives of that particular unit of work. Scores should not be recorded.

G. Posttest (a parallel of the pretest)
The posttest should measure achievement for each performance objective.

IX. RESOURCES FOR STUDENTS

A. Books

Black, Hillel. Buy Now, Pay Later. New York: William Morrow, 1961. New York: Pocket Books, Inc. (Paperbound)

IX. RESOURCES FOR STUDENTS, Continued

Caplovitz, David. The Poor Pay More. New York: Press of Glencoe, 1963. (Free)

DeBrum, S. Joseph; Haines, Peter G.; Malsbary, Dean R.; and Crabbe, Ernest H. General Business for Economic Understanding, 10th ed. Cincinnati: South-Western Publishing Co., 1971. (Units 3 and 8)

Levy, Leon; Feldman, Robert Q.; and Sasserath, Simpson. The Consumer in the Marketplace. New York: Pitman Publishing Corporation, 1970.

Lewis, Dora S.; Banks, Anne K.; and Banks, Marie. Teen Horizons at Home and School. New York: Macmillan, 1970.

Linder, Bertram L. Economics for Young Adults. New York: William H. Sadlier, Inc., 1971.

Margolius, Sidney. The Consumer's Guide to Better Buying. New York: Pocket Books, Inc., 1966.

Nanassy, Louis C. and Fancher, Charles M. General Business and Economic Understandings, 4th ed. Englewood Cliffs: Prentice Hall, Inc., 1973.

Porter, Sylvia. How to Get More for Your Money. Cleveland: World Publishing, 1961.

Price, Ray G.; Musselman, Vernon A.; and Hall, J. Curtis. General Business for Everday Living, 4th ed. Gregg Division of McGraw-Hill Book Company, 1972. (Chapters 3, 11, 13-25)

Schoenfeld, David and Natella, Arthur A. The Consumer and His Dollars. Dobbs Ferry, New York: Oceana Publications, Inc., 1966.

Warmke, Roman F.; Wyllie, Eugene D; and Sellers, Beulah. Consumer Decision Making. Cincinnati: South-Western Publishing Company, 1970.

Warmke, Roman F.; Wyllie, Eugene D.; Wilson, W. Harmon; and Eyster, Elvin S. Consumer Economic Problems, 8th ed. Cincinnati: South-Western Publishing Co., 1971. (Chapters 3, 19, 22-26)

Wilhelms, Fred T.; Heimerl, Ramon P.; and Jelley, Herbert M. Consumer Economics, 3rd ed. New York: Gregg Division of McGraw-Hill Book Company, 1966. (Parts 4, 5, and 11)

Wilson, W. Harmon and Eyster, Elvin S. Consumer Economic Problems, 7th ed. Cincinnati: South-Western Publishing Company, 1966. (Chapters 12, 13, and 24; in 8th edition, Chapters 2, 3, and 19)

IX. RESOURCES FOR STUDENTS, Continued

B. Booklets

Better Buymanship Series. Clothing; Dollar Sense; Foods; Home Furnishings. Englewood Cliffs, N. J.: Coed/Forecast, 1967.

Consumer Series. Your Shopping Dollar; The Recreation Dollar; Children's Spending; Your Automobile Dollar. Household Finance Corporation, Prudential Plaza, Chicago, Illinois.

Containers: How to Compare the Prices of Their Contents. Educational Opportunities Division, Follett Publishing Company, Chicago, Illinois, 1968.

How to Choose and Use Retail Credit. Sears Consumer Information Service, Dept. 703, Public Relations, 3088 Ohio Street, Chicago, Illinois 60611.

How to Plan Your Spending. Connecticut Mutual Life Insurance Company, 140 Garden Street, Hartford, Connecticut.

How to Use Consumer Credit Wisely. International Consumer Credit Credit Association, 375 Jackson Avenue, St. Louis, Missouri 63130.

Kirk, John. How to Manage Your Money. New York: Simon and Schuster, 1967.

Knowing How to Budget and Buy. Herbert W. Bohlman and Edna McCaull Bohlman, Educational Opportunities Division, Follett Publishing Company, Chicago, Illinois (1968).

Margolius, Sidney. How to S-T-R-E-T-C-H Your M-O-N-E-Y. Public Affairs Pamphlet No. 302. 381 Park Avenue, S., New York, New York, 1968.

New Spending Guide for Budget-Minded Families. First National City Bank of New York, 55 Wall Street, New York, N.Y.

Personal Money Management. New York: Savings Division of American Bankers Association. (A free copy may be obtained at your local commercial bank)

Truth in Lending. Hearings before a subcommittee of the Committee on Banking and Currency. U. S. Senate, 87th Congress, second session, Washington, D. C., U. S. Government Printing Office, May, 1962.

Understanding Consumer Credit. Educational Opportunities Division, Follett Publishing Company, Chicago, Illinois, 1968.

IX. RESOURCES FOR STUDENTS, Continued

C. Periodicals

Changing Times, The Kiplinger Magazine, monthly. The Kiplinger Washington Editors, Inc., Editors Park, Md. 20782.

Consumer Bulletin, monthly. Consumers' Research, Inc., Washington, New Jersey.

Consumer Reports, monthly. Consumers Union of the United STates, Inc., 256 Washington Street, Mount Vernon, New York.

Everybody's Money. Quarterly. CUNA International, Box 431, Madison, Wisconsin.

D. Films

Credits and Loans. 20 min. BW 1-10196
Describes various types of credit buying, and explains advantages and disadvantages of each. Points out that although cash buying is less costly, one can save in credit purchasing by shopping around.

Impulse '90. 25 min. Color CUNA Mutual Insurance Society
A look at life in the cashless, checkless society of the future and the use of a Universal Credit Card. Available on free loan from Modern Talking Picture Services, Inc., 714 Spring Street NW, Atlanta, GA 30308.

The Last Word. 20 min. Color
How consumer decisions affect the development and marketing of new products. Free loan from Association/Sterling Films, 600 Madison Avenue, New York, NY 10022.

E. Filmstrips

Advertising and Consumer Motivations. Color Sound
Develops an awareness of the psychological appeals of advertising. Planned to help students understand some of their own motivations in buying products. Includes six minute record. $4.50. J. C. Penney Company, Inc., Educational and Consumer Relations, 1301 Avenue of the Americas, New York, NY 10019.

Be Credit-Wise. Color Sound
Includes record; $2.50. Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, Illinois 60601.

Buyer Beware.
Probes a wide variety of fraud and misrepresentations commonly found in advertising, retail sales practices, and labeling; gives students awareness of what to watch out for as they make ordinary and special purchases. $17.50. Guidance Associates, Pleasantville, New York 10570.

IX. RESOURCES FOR STUDENTS, Continued

Consumer Defense Mechanisms. Color Sound
Helps consumers understand their own behavior in the market place. Describes defense mechanisms used by consumers. $4.25. J. C. Penney Company, Inc.

Getting Your Money's Worth. Color Sound
Set of six filmstrips on these topics:
Why You Need Consumer Know-How
A Blueprint for Money Management
Buying Wisely
Making Credit Work for You
Saving to Reach Your Goals
Let the Buyer Beware
w/records, $51.50; w/cassettes, $57.50. Society for Visual Education, 1345 Diversey Parkway, Chicago, Illinois 60614.

The Price of Credit. Color Sound
Simulates a used car "deal" to demonstrate deceptive sales lines; underscores the importance of reading all sales documents and insisting they be completed immediately. Suggests comparison shopping for best credit terms. $17.50. Guidance Associates.

You the Consumer. Color Silent
Overall picture of the role of the consumer with stress on consumer activities engaged in by teenagers and their need for awareness in the marketplace. $6.75. Popular Science Audiovisuals, Inc., 5235 Ravenswood Avenue, Chicago, Illinois 60640.

You the Shopper. Color Silent
Money Management Institute, $1.75. Household Finance Company, Prudential Plaza, Chicago, Illinois.

F. Games

Consumer.
Players representing consumers and credit and loan managers compete in making typical decisions. Players must set priorities, determine when it is desirable to borrow money and from whom, and to study costs of obtaining credit. 11-34 players. Total playing time, 1 1/2 - 2 1/2 hours (constructed so that play may be carried over a number of class periods) Western Publishing Company, School and Library Department, 150 Parish Drive, Wayne, NJ 07470. $30.00.

Managing Your Money.
Illustrates decisions affecting the use of money and consequences of decisions. $2.50. CUNA Mutual Insurance Company, P. O. Box 391, Madison, Wisconsin 53701.

IX. RESOURCES FOR STUDENTS, Continued

G. Learning Activity Packages

Consumer Education Programmed Learning Instruction Booklets.

III.	Using Consumer Credit Wisely	$ .50
IV.-1.	Buying Goods - Food	1.00
IV.-2.	Buying Goods - Clothing	.50
IV.-3.	Buying Goods - Household Furnishings and Appliances	.50
VI.	Purchasing and Maintaining Automotive Products and Services	.50
VIII.	Housing	.50
XII.	Consumer's Rights and Responsibilities	.50

Delta Pi Epsilon National Office, Gustavus Adophus College, St. Peter, Minnesota 56082.

Expressway to Success in Everyday Living Series, Dade County Public Schools, 1971.
11J LP-7 The Wise Buyer, Part I: Plan Your Buying

HELPS Series
Advertising Appeal
Bargain Hunters
Money Might
The Consumer is King
This Little Piggy Went to Market
American Home Economics Association, 2010 Massachusetts Avenue NW, Washington, D. C. 20036. $2.00 each.

H. Practice Sets and/or Kits

Credit: A Consumer Resource.
Focuses on attitudes about credit, types of credit, reasons for and against buying on credit, and shopping credit. Contains a three-part filmstrip, case studies, transparencies and a teacher's guide. $8.00. J. C. Penney Company, Inc.

Dynamic Consumer Decision Making.
Learning experiences looking at how decision making is affected by questioning or probing, selection and use of information, and values. Includes tapes, slides, scripts, transparencies, worksheets and flip chart. $11.50. J. C. Penney Company, Inc.

Smart Spending.
Contains filmstrips, recordings, student booklets, scripts, problem cards, documents, and other related items to provide an inquiry-discovery approach to the teaching of consumer decision-making skills. Designed to be used for a period of 2-4 weeks of instruction. $65.00. Olcott Forward, Inc., 234 N. Central Avenue, Hartsdale, NY 10530.

IX. RESOURCES FOR STUDENTS, Continued

So You Want to Use Credit.
Covers topics of applying for credit, choosing a credit plan, abuse of credit, credit card loss, and the easy credit trap. Includes three filmstrips, two records, transparency masters, and a teaching guide. $39.00. Changing Times Education Service, 1729 H Street, N. W. Washington, D. C. 20006.

So You Want Wheels.
Discusses aspects of buying, owning and operating an automobile. Includes filmstrips, records, transparencies. $39.00. Changing Times Education Service.

The Marketplace.
Contains transparency masters, scripts, student booklets, recording, simulation game, reading and resources lists to be used to teach units entitled, "How to Use Advertising," "Avoiding Gyps and Frauds," "Safeguards for Shoppers." $22.50. Changing Times Education Service.

I. Transparencies

Consumers: Who? Why? How?
Helps determine what students want their money to do for them; motivations that stimulate consumers to buy; effective techniques of consumer buying. Includes twenty visuals. $35.00. 3M Company, 3M Center, St. Paul, Minnesota.

Dollar Stretching Practices.
Helps students understand the management of available money; to give assistance in making choices in the spending of money. Includes twenty visuals. $35.00. 3M Company.

X. RESOURCES FOR TEACHERS

A. Books

Bymers, Gwen J. A Financial Checklist on the Use of Credit. Ithaca, New York, New York State College of Home Economics, Cornell University, 1963. (A free copy for teachers may be obtained by writing to Dr. Gwen J. Bymers)

Center for Consumer Affairs. The Spender Syndrome. Milwaukee, Wisconsin: University of Wisconsin. (Order from: Bookstore, University of Wisconsin, Madison, Wisconsin.)

Cohen, Jerome B., and Hansen, Arther W. Personal Finance. Homewood, Illinois: Ricahrd D. Irwin, Inc., 1964.

Crabbe, Ernest H.; DeBrum, S. Joseph; and Haines, Peter G. Methods of Teaching General Business. Cincinnati: South-Western Publishing Company, 1968.

X. RESOURCES FOR TEACHERS, Continued

Miller, Joanne M. Motivation in Teaching General Business, Monograph 107. Cincinnati: South-Western Publishing Company, 1963.

Mintz, Herman. General Business Skits, Monograph 124. Cincinnati: South-Western Publishing Company, 1971.

B. Booklets

Age of Adaptation. Teacher's guide for consumer education. Sears Consumer Information Services, Dept. 703-Public Relations, Sears, Roebuck and Company, Chicago, Illinois 60611, 1971.

Teaching Personal Economics in the Home Economics Curriculum. $2.75. Joint Council on Economic Education, 1212 Avenue of the Americas, New York, New York 10036, 1971.